

Fill in this information to identify the case:

Debtor 1 Kayetta D. Robinson

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 18-18378-mdc

Official Form 410S1

Notice of Mortgage Payment Change ***Please see addendum on page 5.12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely a Trustee of NRZ Pass-Through Trust Court claim no. 7
X (if known):

Last 4 digits of any number you use to identify the debtor's account: 4344

Date of payment change: 06/01/2020
Must be at least 21 days after date of this notice

New total payment: \$586.85
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$64.67

New escrow payment: \$210.09

Part : 2 Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Kayetta D. Robinson
First Name Middle Name Last Name

Case number (if known) 18-18378-mdc

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Julian Cotton Date 05/02/2020
Signature

Print: Julian Cotton Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 04th day of May, 2020.

/S/ Julian Cotton

JULIAN COTTON
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-18378-mdc)

Debtor

Kayetta D. Robinson
80 West Spencer Street
Philadelphia, PA 19120

Attorney

CHRISTOPHER G. CASSIE
Spear Wilderman, P.C.
230 South Broad Street
Suite 1400
Philadelphia, PA 19102

Trustee

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

US Trustee

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

Amended Addendum

*Per the attached documentation, the new payments were effective 01/01/2019 and 01/01/2020. Creditor has conducted a full audit of the payment change history and identified the instance(s) where a notice was not filed timely under rule 3002.1. Therefore, Creditor has provided a credit of 1892.06 to the loan to give Debtor(s) the benefit of any lower payment amount. This is calculated by a credit in the amount of 97.08 for 12 months for the 01/01/2019 payment and \$145.42 for 5 months for the 01/01/2020 payment. This credit represents the total of the increases in the monthly payments that were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 and will compensate the Debtor for the previously unfiled notice(s).



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 Shellpoint Mortgage Servicing
 PO Box 10826
 Greenville, SC 29603 0826
 For Inquiries: (800) 365-7107

KAYETTA ROBINSON
 NEFERTITI STALLWORTH
 80 W SPENCER ST
 PHILADELPHIA PA 19120

Analysis Date: November 07, 2019
 Loan: [REDACTED]
 Property Address:
 80 W SPENCER ST
 PHILADELPHIA, PA 19120

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
Contractual	Effective Jan 01, 2020	January 01, 2019				January 01, 2018
P & I Pmt:	\$376.76	\$376.76	P & I Pmt:	\$376.76	Due Date:	
Escrow Pmt:	\$0.01	\$210.09	Escrow Pmt:	\$161.75	Escrow Balance:	(\$3,605.87)
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,941.05
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$376.77	\$586.85	Total Payment:	\$538.51	Anticipated Escrow Balance:	(\$1,664.82)

Shortage/Overage Information	Effective Jan 01, 2020
Upcoming Total Annual Bills	\$2,521.05
Required Cushion	\$420.18
Required Starting Balance	\$2,521.05
Escrow Shortage	(\$4,185.87)
Surplus	\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 420.18. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 420.18 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Jan 2019 to Dec 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jan 2019	161.75				Starting Balance	1,941.06	(1,211.59)
Feb 2019	161.75		1,165.00	1,129.00	* Hazard	2,102.81	(1,211.59)
Feb 2019			776.05	776.05	City Tax	1,099.56	(2,340.59)
Feb 2019				36.00	* Hazard	323.51	(3,116.64)
Mar 2019	161.75				*	323.51	(3,152.64)
Mar 2019		148.81			* Escrow Only Payment	485.26	(3,152.64)
Apr 2019	161.75				*	485.26	(3,003.83)
Apr 2019				580.00	* Hazard	647.01	(3,003.83)
Apr 2019				152.95	* Escrow Disbursement	647.01	(3,583.83)
May 2019	161.75				*	647.01	(3,736.78)
Jun 2019	161.75				*	808.76	(3,736.78)
Jul 2019	161.75				*	970.51	(3,736.78)
Aug 2019	161.75				*	1,132.26	(3,736.78)
Sep 2019	161.75				*	1,294.01	(3,736.78)
Oct 2019	161.75				*	1,455.76	(3,736.78)
Oct 2019		130.91			* Escrow Only Payment	1,617.51	(3,736.78)
Nov 2019	161.75				*	1,617.51	(3,605.87)
Dec 2019	161.75				*	1,779.26	(3,605.87)
						1,941.01	(3,605.87)
					Anticipated Transactions	1,941.01	(3,605.87)
Nov 2019		1,779.30 ^P					(1,826.57)
Dec 2019		161.75 ^P					(1,664.82)
	\$1,941.00	\$2,220.77	\$1,941.05	\$2,674.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: November 07, 2019
Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$1,664.82)	2,521.05
Jan 2020	210.09			(\$1,454.73)	2,731.14
Feb 2020	210.09	1,745.00	Hazard	(\$2,989.64)	1,196.23
Feb 2020		776.05	City Tax	(\$3,765.69)	420.18
Mar 2020	210.09			(\$3,555.60)	630.27
Apr 2020	210.09			(\$3,345.51)	840.36
May 2020	210.09			(\$3,135.42)	1,050.45
Jun 2020	210.09			(\$2,925.33)	1,260.54
Jul 2020	210.09			(\$2,715.24)	1,470.63
Aug 2020	210.09			(\$2,505.15)	1,680.72
Sep 2020	210.09			(\$2,295.06)	1,890.81
Oct 2020	210.09			(\$2,084.97)	2,100.90
Nov 2020	210.09			(\$1,874.88)	2,310.99
Dec 2020	210.09			(\$1,664.79)	2,521.08
	\$2,521.08	\$2,521.05			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,664.82). Your starting balance (escrow balance required) according to this analysis should be \$2,521.05. This means you have a shortage of \$4,185.87. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,521.05. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$210.09
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$210.09

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.